home protect
underwritten by AXA Insurance

Homeprotect
C I Tower
St. George's Square
New Malden
KT3 4HG

www.homeprotect.co.uk/contact

Your policy booklets
www.homeprotect.co.uk/policy

Mr ASIM ERTTURK
30 Old London Road
Badgers Mount
Sevenoaks
Kent
TN14 7AE

Date: 25/03/2026
Policy Ref: C25/1161494

Dear Mr ERTTURK

WELCOME TO HOMEPROTECT

We're delighted to welcome you to Homeprotect and thank you for choosing us as your trusted home insurer. We help hundreds of thousands of people protect their homes and belongings and are proud to be rated 'Excellent' on Trustpilot (with over 21,000 reviews – as of Feb '26) from customers who value our high quality of cover and service.

WHAT'S IN THIS DOCUMENT?

1. Policy Schedule: includes your level of cover, a breakdown of your premium, and policy terms and excesses.
2. Statement of Fact: the information we've used about you and your property to create this policy.
3. Important Information About Our Insurance Services: our contract with you, including details on our fees and charges, who we're regulated by and your cancellation rights.
4. Insurance Product Information Documents: summary of the key features, restrictions, and terms for your policy.

It's important to also read your policy booklets alongside this document which can be found at www.homeprotect.co.uk/policy.

YOUR PAYMENT DETAILS AND TERMS

The cost of your policy is £1,365.33 per year. You save £148.71 by paying annually, as paying monthly includes premium finance interest.

NEED SOME HELP? GET IN TOUCH

Our insurance experts are on hand if you have any questions about your policy at www.homeprotect.co.uk/contact.

Yours sincerely

MR Eastham

Mark Eastham, CEO

Homeprotect is a trading style of Avantia Insurance Ltd, which is authorised and regulated by the Financial Conduct Authority. Registered Company number 304432. Registered office: C I Tower, St. George's Square, New Malden, KT3 4HG. Registered in England No. 4567760 - C25/1161494

1. YOUR HOMEPROTECT POLICY SCHEDULE

KEY DETAILS

Insured Address	30 Old London Road Badgers Mount Sevenoaks Kent TN14 7AE
Your Policy Number	C25/1161494
Period of Insurance	From 25/03/2026 to 24/03/2027
Insurer	AXA Insurance UK plc

TO UPDATE YOUR COVER

The quickest way to update or cancel your policy is by speaking with our live chat team.

Speak with us here: www.homeprotect.co.uk/contact.

TO REPORT A CLAIM

Call the Homeprotect claims helpline below and have your policy number to hand. As you may need to speak to a different claims team for Legal Expenses, Home Emergency or Key Protect claims, it's important that you have the name of the correct provider to hand when calling as follows:

- Homeprotect Policy Claims
  To report a buildings, contents, possessions or liability claim, call Homeprotect on 0330 660 0660. The name of the provider is the insurer shown in the table above.
- Basic Home Emergency Cover
  To report a Home Emergency claim, call ARAG Home Emergency on 0808 175 3057.
- Basic Legal Expenses Cover
  To report a Legal Expense claim, call ARAG Legal Expenses Insurance on 0117 934 2120. You may have to pay an excess of £250 on successful claims.

TO REGISTER A COMPLAINT ABOUT A CLAIM

If you are unhappy about the way your claim is being handled, you should register a complaint directly with the provider using the contact details above.

TO REGISTER A COMPLAINT ABOUT OUR SERVICE

The quickest way to register a complaint is by speaking with our live chat team.

Speak with us here: www.homeprotect.co.uk/contact.

Our complaints team are committed to dealing with you quickly and fairly and will keep you informed at each stage. If you are unhappy about the outcome, we will let you know how to refer your complaint to the Financial Ombudsman Service. Taking this step would not affect your right to take legal proceedings.

Alternatively, or for anything else, you can call us on 0330 660 1000 (we're open from Monday to Friday 9am – 8pm and Saturday from 9am – 1pm).

1. YOUR HOMEPROTECT POLICY SCHEDULE

TYPE	INCLUDED	SUM INSURED
Buildings Cover Your buildings sum insured needs to cover the full cost of rebuilding your property should it be completely destroyed or damaged beyond repair.	Yes	£1,000,000.00
Buildings Accidental Damage The amount you're covered for sudden, unexpected and unforeseen events that result in physical damage to your buildings.	Basic	
Outbuildings Cover Your outbuildings sum insured needs to cover the full cost of rebuilding any buildings (including underground services) detached from the home (e.g. detached annexes, garages, greenhouses or sheds).	Yes	£20,000.00
Contents Cover Your contents sum insured needs to cover the cost of replacing all possessions you could take with you if you were to move home (excluding specified items).	Yes	£50,000.00
Contents Accidental Damage The amount you're covered for a sudden, unexpected and unforeseen event that results in physical damage to your contents.	Basic	
Liability to Staff The value up to which we'll pay for your legal liability in the event of accidental death, bodily injury, or illness to staff.	Yes	£5,000,000
Liability to the Public The value up to which we'll pay damages and claimants' costs for your legal liability.	Yes	£5,000,000
Specified Items (Inside the home and within the property boundary) Contents cover that you've specifically listed on your policy. Covered up to items' specified value inside and outside the home against theft and physical damage.	No	
Specified Items (Away from home) Contents cover for your chosen items against physical damage, theft and loss inside the home and anywhere in the world.	No	
Personal Possessions (Away from home) Optional cover chosen to protect everyday personal possessions away from your home, including abroad. Covers items individually worth less than £1,500 against physical damage, theft and loss.	No	

Additional Cover Options

Basic Legal Expenses Cover	Included as standard
Basic Home Emergency Cover	Included as standard

Refer to separate additional cover policy booklets for details.

Total amount payable

One annual payment	£1,365.33

Includes Insurance Premium Tax and a £50 arrangement and administration fee.

Total	**£1,365.33**
	£1,514.04 if you paid monthly.*

*You save 9.8% by paying annually as paying monthly includes interest.

1. YOUR HOMEPROTECT POLICY SCHEDULE

YOUR BUILDINGS SUM INSURED EXPLAINED

What is a buildings sum insured?

This is the maximum amount we will pay if you need to make a claim. It **is not the same** as your home's market value or the rebuild cost you provided when setting up your policy.

Why could my sum insured be different to the rebuild cost I provided when setting up the policy?

Like many other providers, our buildings insurance policies include at least £1 million cover as standard.

For your policy, we have **set a sum insured** based on:

- Your declared rebuild cost (the estimate you provided when setting up your policy).
- Additional data and risk factors related to your property.
- Expected inflation in building costs and materials for the coming year.

This approach helps ensure your cover reflects the full cost of rebuilding your home if it is completely destroyed or beyond repair.

What happens if you don't have enough cover?

It's really important to check you have enough cover on your policy.

Even if you're not claiming for the full amount, your buildings sum insured needs to cover the cost of completely rebuilding your property, including fees such as architects, surveyors, engineers, legal work, demolition, and debris clearance.

If your sum insured is too low, we **may reject or reduce your claim payout** based on how much premium you should have paid for full cover.

For example:

- If your actual premium should have been £1,000, but you only paid £750 because your sum insured was too low, we will pay only 75% of your claim (£750 ÷ £1,000 = 75%).
- If the cost to rebuild your property was over £2.5m, meaning we wouldn't originally have offered you a quote, we may reject your claim and cancel or void your policy. If we void your policy, it will be treated as if it never existed. This means you will not be covered for any claims - including ones that happened before the policy was void.

What about outbuildings?

If your outbuildings sum insured is too low at the time of a claim, we will use your main buildings sum insured to cover the shortfall - as long as your main buildings cover **is not already being used for other losses**.

For example:

- If your outbuildings cover is £50,000 too low, but your main building remains undamaged, we will move £50,000 from the buildings sum insured to cover the claim.
- This only applies to outbuildings and does not affect other policy limits.

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1. YOUR HOMEPROTECT POLICY SCHEDULE

BIKES, GADGETS AND HIGH RISK ITEMS:

Our contents cover includes protection inside your home for:

- Bikes worth less than £1,500 each.
- Electronic gadgets (e.g. mobile phones, smartwatches, tablets, laptops) worth less than £1,500 each.
- High risk items (including, but not limited to, jewellery, watches, hearing aids, stamp collections) worth less than £1,500 each (cover is capped at £5,000 or 20% of the contents sum insured, whichever is lower – if you need more than this limit, please call us).

Need cover for higher-value items or protection away from home?

- For individual items worth £1,500 or more, you must specify them on your policy.
- To cover bikes, gadgets and high risk items of any value away from your home you must specify them on your policy.

SPECIFIED ITEMS (INSIDE AND OUTSIDE THE HOME)

You have not specified any items under Section 5(a).
If you add items, this cover protects them against theft or damage:

- at home or within your property boundary (for example, in your garden, shed or garage)
- at certain places outside the boundary for up to 30 days (for example, another property you own or rent, your workplace, a shop to get items valued, cleaned or repaired, or a storage unit)
- in occupied student accommodation

It does not cover your items while you are away from the property boundary (for example, shopping or on holiday). For worldwide cover, see Section 5(b).

SPECIFIED ITEMS (ANYWHERE IN THE WORLD)

You have not specified any items under Section 5(b).
If you add items, this cover protects them anywhere in the world and:

- at home and within your property boundary
- at certain places outside the boundary for up to 30 days (for example, another property you own or rent, your workplace, a shop to get items valued, cleaned or repaired, or a storage unit)
- in occupied student accommodation

What is covered:

- Theft or damage: covered in all the places above and while you are away from the property boundary (for example, shopping or on holiday).
- Lost items: covered only when you are away from the property boundary. Loss is not covered at home, within the boundary, or at the temporary places listed above.

POLICY EXCESSES

An excess is the amount you contribute towards a claim. It will either be deducted from a cash settlement or collected from you if a repair or replacement is arranged. The total excess is calculated by adding together the relevant excesses, which may include:

1. YOUR HOMEPROTECT POLICY SCHEDULE

- **Compulsory excess** – A fixed amount based on the type of claim. If both buildings and contents are affected, an excess applies to each.
- **Special excess** – A higher excess for certain claims like flood, escape of water, or subsidence. If both buildings and contents are affected, only one special excess applies.
- **Voluntary excess** – An extra amount you choose to reduce your premium. This applies separately to buildings and contents claims, except for Flood Re claims, where it does not apply.

Any additional excesses listed in your endorsements will also apply.

Compulsory & Special Excesses	Amount
Subsidence, Landslip and Heave Excess Applies	£2500
Escape of Water Excess Applies	£500
Section 1 Standard Excess applicable to Buildings	£249
Section 2 Standard Excess applicable to Contents	£149

Voluntary Excesses	Amount
Buildings Voluntary Excess	£100
Contents Voluntary Excess	£100

YOUR ENDORSEMENTS

There are no endorsements to your policy.

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2. YOUR STATEMENT OF FACT

Your cover is based on the latest information you have provided to us. Please check this **Statement of Fact** to ensure all details are accurate and up to date. If anything has changed, let us know as soon as possible. Outdated or incorrect information may result in:

- Additional premiums.
- Reduced or rejected claims.
- Policy cancellation or voiding if your details don't meet our eligibility criteria.

Where information is deliberately misrepresented or withheld, our insurers may void your policy, and fraud cases may be referred to the police.

ABOUT YOU

Name	Mr ASIM ERTTURK
Marital Status	Married
Risk Address	30 Old London Road Badgers Mount Sevenoaks Kent TN14 7AE
Date of Birth	11/02/1982
Email Address	ASIM@LONDONIST.CO.UK
Phone Number	07501026662
Alternative Phone Number	07501026662
Occupation	Managing Director
Interested Parties	

PROPERTY OCCUPANCY

How many people occupy the property?	Adults:	2
	Children:	2

2. YOUR STATEMENT OF FACT

CRIMINAL BACKGROUND

We understand data surrounding criminal convictions can be sensitive – so we will never publish it in any of our documents.

If you have provided us with information relating to a criminal conviction, and would like to check it is still accurate or if your conviction has now been spent, please call us on 0330 660 1000.

By providing any details of criminal convictions, you consent to us using this information to provide an insurance quote and to set up your policy.

INSURANCE BACKGROUND

Has any policyholder or resident within the last 5 years:	
Had home insurance cancelled during the policy year by an insurer; an application or renewal refused; special terms or conditions imposed; or been asked to pay an increased premium (other than annual rating increases)?	No
Been declared bankrupt?	No
Has any policyholder or resident within the last 10 years:	
Been subject to a liability claim?	No

2. YOUR STATEMENT OF FACT

PROPERTY INFORMATION

What type of property is it?	Semi-Detached House
Who owns the property?	Owned outright by you
Is there a cellar, basement or area below ground level?	No
Is the property a listed building?	No
How many bedrooms does the property have?	4
When is the property occupied?	Occupied day and night
How is the property used?	Your permanent home
Is it furnished for normal day-to-day living?	Yes
How many consecutive days is the property unoccupied?	0 to 30 days
Who lives at the property?	You Immediate Family
What year was the property constructed?	1970
What are the walls made of?	Brick
What is the roof made of?	Tile
Is the roof more than 33% flat?	No
What percentage of the roof is flat?	Less than 33%
Is any part of the roof thatched?	No
How much would it cost to rebuild your property? (excluding outbuildings)	£382,000.00

THATCHED ROOF DETAILS – NONE DECLARED

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2. YOUR STATEMENT OF FACT

SECURITY INFORMATION

Is the property self-contained with its own lockable entrances?	Yes
What type of lock is fitted to the main entrance?	Key operated multi-point locking system
What type of lock is fitted to your Patio/French door?	No patio doors
What type of lock is fitted to the other exits?	No other entrance/exit doors at property
Is a functioning alarm fitted at the property?	No
Is it a NSI, NACOSS, SSAIB or BSIA system fitted and maintained under contract?	No
Is the alarm audible only or is it monitored by a central station?	N/A
Are there key-operated window locks fitted to all accessible windows?	No

PROPERTY CONDITION

Is the property in a good state of repair and will it be kept so during the policy term?	Yes

RENOVATION DETAILS – NONE DECLARED

Is the property undergoing any renovation?	No

BUSINESS USE DETAILS – NONE DECLARED

Is any part of the property used for business purposes excluding occasional administration where you don't have visitors?	No

FLOOD INFORMATION

Is the property within 200m of tidal water, rivers, streams or watercourses?	No
Has the property flooded within the last 10 years?	No

FLOOD DETAILS – NONE DECLARED

2. YOUR STATEMENT OF FACT

SUBSIDENCE DETAILS – NONE DECLARED

Has the property within the last 10 years:	
Been subject of an insurance claim for subsidence, landslip or heave?	No
Been monitored or been recommended that it should be monitored for signs of subsidence, landslip or heave?	No
Suffered any structural movement of settlement, subsidence, landslip or heave?	No
Shown signs of damage caused by structural movement of settlement, subsidence, landslip or heave?	No

UNDERPINNING DETAILS – NONE DECLARED

Has the property previously been underpinned or otherwise had its foundations reinforced?	No

PREVIOUS INSURANCE

How many years have you held home insurance?	2 years

CLAIMS OR LOSS INFORMATION

Have you, joint policyholders or other residents insured under this policy:	
Had any claims or losses in the last 5 years (including whether you considered making a claim but did not follow this through)?	No

CLAIMS OR LOSS INFORMATION – NONE DECLARED

3. IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

This document provides important information about our insurance services and should be used by you to assess whether our services are right for you. By asking us to quote for, arrange or renew your insurance you are providing your informed consent to our terms of business.

ABOUT HOMEPROTECT

Homeprotect is a registered trademark and trading style of Avantia Insurance Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Reference Number is 304432.

Our permitted business includes arranging non-investment insurance and providing retail premium finance to customers who wish to pay for their insurance policy using monthly Direct Debit.

You can check our permitted business on the FCA's Financial Services Register - https://register.fca.org.uk/. Or you can call them on 0300 500 8082.

We are an intermediary, acting on behalf of the following companies (each described in this document as 'the insurer'):

Product	Insurer
Buildings and Contents	AXA Insurance UK plc
Home Emergency	ARAG Legal Expenses Insurance Company Limited
Legal Expenses	ARAG Legal Expenses Insurance Company Limited
Key Protection	Motorplus Limited, trading as Coplus

When you take out or renew a policy with us, we charge a percentage of the premium as commission.

If you pay monthly, we provide premium finance and charge interest on the amount funded. Full credit details are set out in your Pre-Contract Credit Information and your Credit Agreement, which you should review carefully. Paying monthly is more expensive than paying annually.

DEMANDS AND NEEDS

We don't offer a personal recommendation such as whether the product is right for you or how much cover you need. These decisions must be made by you.

Our policies are designed to cover you in lots of situations. But there are limits and exclusions, particularly if your property is unoccupied. That's why it's important to read the policy booklets for each of the products you're interested in. These are available here: https://www.homeprotect.co.uk/policy-booklet.

You can also access your policy documents via your online account: https://customers.homeprotect.co.uk. Your policy documents include your sums insured, cover selections, excesses that apply in the event of a successful claim, and any special terms (called 'endorsements') which apply to your policy.

This policy can meet the demands and needs of those looking to insure their property and/or possessions in the following types of properties:

- Your permanent home, which you either own or lease

3. IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

- An occupied secondary residence which you own, for example, a holiday home, a let property a weekend or weekday home
- An unoccupied property which you own

Cover is provided based on the answers you have provided us with.

OUR SERVICES

Our services include:

- Arranging and renewing insurance on your behalf, and issuing you with your policy documentation
- Provision of retail premium finance, should you choose to pay for our insurance policy via monthly Direct Debit instalments
- Collecting payment by card or by Direct Debit and acting as agents of the insurer in collecting premiums and handling refunds
- Carrying out requests to adjust your policy, including changes to your personal circumstances (we'll notify the insurer and deal with any associated administration)
- Cancelling your policy, including upon request from the insurer (we've detailed your cancellation rights below)
- Administering buildings and contents claims

AUTOMATIC RENEWAL

We will securely store your payment details (including Direct Debit, credit card or debit card) to enable ongoing payment and to permit automatic renewal of your policy. We will write to you each year before we take payment to remind you this is happening. Once your policy is set up you can opt out of automatic renewal at any time by contacting us on 0330 660 1000 or via https://customers.homeprotect.co.uk.

OUR FEES

Action	Fee Applied
Arrangement & Administration fee to set up or renew a policy (included in your total quoted price, not an additional fee). Non-refundable if the policy is cancelled outside the cooling-off period.	£50
Policy amendment outside of the cooling off period	£25
Late, missed or failed Direct Debit payment fee	£20

HOW TO PAY

When you take out a policy via Homeprotect, you'll need to authorise us to use your credit or debit card to pay the total balance (including any premiums, fees or taxes). If you're paying in monthly instalments, we'll use the card to take a deposit.

If you cancel your policy or Direct Debit and there are outstanding premiums or charges, we'll let you know that we'll collect this balance from your card.

HOW TO COMPLAIN

If you're unhappy with your policy or our services, we'd like to put it right. You can contact our Customer Relations team by:

- writing to us at Homeprotect, C I Tower, St. George's Square, New Malden, KT3 4HG

- emailing us at complaints@homeprotect.co.uk
- calling us on 0330 660 1000

We'll do our very best to resolve your complaint. But if we can't resolve it to your satisfaction, you can escalate it to the Financial Ombudsman Service. If you'd like to write to the Financial Ombudsman Service, their address is: Exchange Tower, London, E14 9SR. Their website is https://www.financial-ombudsman.org.uk.

YOUR CANCELLATION RIGHTS

Statutory cancellation rights

You have the right to cancel your policy within the first 14 days (the "cooling-off" period):

- **First Policy Year**: The cooling-off period begins on the policy start date or the date you receive your policy documents, whichever is later.
- **Renewal Years**: The cooling-off period begins on your policy renewal date, or the date you receive your renewal documents, whichever is later.

If you cancel within the cooling-off period, we will provide a full refund if no claims have been made, and your policy will be cancelled as if it never existed.

Cancellation in other circumstances

You can cancel your policy at any time during the current Period of Insurance if:

- You **have not received** payment for a claim
- You are **not in the process** of making a claim
- You have **not suffered a loss** for which you intend to make a claim

If these conditions are met, we will keep a proportionate amount of the premium for the time covered and refund the remaining balance, apart from:

- The cost of additional options added to your policy (e.g. legal expenses, home emergency, key protection)
- The £50 Arrangement and Administration fee (detailed below)

There is no separate cancellation fee for ending your policy.

If you're paying by instalments, your payments will stop. However:

- If you have made or are making a claim, you must either continue paying instalments until your renewal date, or we may take the outstanding balance from your claim payout.

If you've paid annually and made or are making a claim, you won't receive a refund.

OUR CANCELLATION RIGHTS

We'll always try to resolve any issues with you first. However, we may cancel or void your policy if we identify an error in the cover provided or the price charged, meaning the policy was issued incorrectly, or if you, or your authorised representative:

- Fail to report a change of circumstances or make a change that makes you ineligible for the policy
- Fail to take reasonable care of your property
- Do not pay your premium

- Provide false or incomplete information during your application, renewal, or when making changes to the policy
- Attempt to make a fraudulent claim

UNACCEPTABLE BEHAVIOUR

We expect all customers to treat our team and suppliers with respect. If you (or anyone acting for you) behave in a threatening, abusive or aggressive way, it may affect how we manage your policy or your claim.

This includes how you speak to us in person or over the phone, as well as anything sent in writing - including emails, texts, online chat, letters or social media.

We won't accept:

- Threats of violence
- Bullying, intimidation or harassment (including excessive or unreasonable contact)
- Language or behaviour that is aggressive, abusive or likely to cause distress
- Discriminatory or offensive comments (e.g. based on sex, race, religion or culture)
- Repeated swearing or use of abusive language

If this happens, we may:

- End or refuse phone calls, chats or messages (we'll give a warning first)
- Limit your contact to a single method — such as post or email only
- Require you to nominate a proxy to act on your behalf. We'll then only communicate with that person about any open claim.
- Ask one person in our team to act as your sole point of contact
- Choose to settle your claim in cash, rather than manage repairs or replacements
- Refuse to offer renewal when your policy ends
- Cancel your policy with 7 days' notice

DATA PROTECTION

We use your personal information to manage insurance policies, handle claims and to provide our services to you. We only use your personal information where it is necessary to do so. For example, we may use your information to fulfil our contractual obligations, comply with our legal obligations, or where it is necessary for our legitimate interests. Where we use your personal information, we'll do so in accordance with applicable Data Protection legislation.

We may share your personal information with third party service providers and agents. If we need to share your personal information outside the European Economic Area, we take steps to ensure that equivalent protections are in place.

To find out more information on how we use your personal information, please refer to the Homeprotect Privacy Policy at https://www.homeprotect.co.uk/security-privacy.

You can find more details about how we use your personal information on the Information Commissioner's Office register. Our registration number is: Z7831579.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

3. IMPORTANT INFORMATION ABOUT OUR INSURANCE SERVICES

If we can't meet our obligations, you may be entitled to compensation under the FSCS scheme. The level of compensation would depend on the contract we have with you. Most insurance contracts are covered for 90% of claims, with no upper limit. The FSCS is based at 15 St Botolph St, London EC3A 7QU. Their website is https://www.fscs.org.uk.

FINANCIAL SANCTIONS LIST

We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

HOME INSURANCE
INSURANCE PRODUCT INFORMATION DOCUMENT

homeprotect

Company: Homeprotect is authorised and regulated by the Financial Conduct Authority (Financial Register Number: 304432). Registered address: CI Tower, St George's Square, New Malden, KT3 4HG.

Product: Homeprotect Home Insurance – Buildings Cover

This document summarises key features and exclusions and does not form part of the contract between us. Full contractual details are in your policy documents.

WHAT IS THIS TYPE OF INSURANCE?

This policy covers your property against events (also called 'Insured Losses') like fire, storm, flood, escape of water, theft, and subsidence. Check your policy document for any endorsements that may restrict cover.

What is insured?

- ✓ Loss or damage to your home's structure (e.g. walls, roof, foundations, outbuildings) caused by insured losses such as:
  - Fire, explosion, lightning, earthquake
  - Storm or flood
  - Escape of water or oil
  - Theft or malicious damage
- ✓ Alternative accommodation up to £75,000 if your home is uninhabitable due to an insured loss.
- ✓ Loss of rent cover up to £30,000 if your tenants or paying guests are unable to stay due to an insured loss.
- ✓ Trace and access cover up to £10,000 for locating leaks.
- ✓ Accidental damage cover (if selected):
  - Basic cover: fixed glass, sanitaryware, and ceramic hobs.
  - Full cover: accidental damage to your home and outbuildings.
  - Damage to underground services that you're responsible for.
- ✓ Liability cover up to £5,000,000 per period of insurance for:
  - Third parties – accidental death, injury, illness, or property damage due to your actions
  - Domestic staff – accidental death, injury, or illness while working for you
- ✓ Basic Home Emergency Cover: Call-out charges, parts, and labour for

What is not insured?

- × General wear and tear, maintenance, or gradual damage (e.g. damp, rot, corrosion).
- × Poor workmanship, faulty design, or defective materials.
- × Damage due to lack of maintenance or failure to keep the home and outbuildings in a good state of repair.
- × Damage or liability caused by contractors.
- × Damage caused by pets, vermin, or infestations.
- × Theft unless theft criteria is met (e.g. signs of damage caused by the thief).
- × Storm damage unless storm criteria is met (e.g. wind speeds of at least 47 mph).
- × Storm damage to gates, fences, driveways, or aerials.
- × Damage to flat roofs, or damage caused by failure of flat roofs, unless there is proof that the flat roof has been inspected and maintained at least every 10 years by a qualified roofer.
- × Damage caused by falling objects if the objects are normally kept within your property boundary.

Are there any restrictions on cover?

- ! If your home is unoccupied for more than 30 days, cover for theft and escape of water may be limited.
- ! Alternative accommodation is subject to reasonable costs based on the availability and type of accommodation required.
- ! Certain claim limits apply. E.g. a £1,000 claim limit applies to storm-related roof

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

emergencies such as burst pipes and blocked drains – see separate IPID for details.
✓ Basic Legal Expenses Cover: Legal advice and cover for certain legal problems – see separate IPID for details.

damage if the roof was not in a good state of repair.
! Specific terms or conditions (endorsements) may apply to your policy. These will be listed in your policy documents and may amend or add to the general terms.
! You will need to pay an excess for each claim. The amount depends on the type of claim and is shown in your policy documents.
! Claims may be reduced proportionally if the sum insured does not represent the full replacement cost of the property.



Where am I covered?
✓ Your insured address in the United Kingdom, Channel Islands or Isle of Man.



What are my obligations?
- Provide accurate information when applying for or renewing the policy or making changes throughout the year.
- Maintain the home in a good state of repair and complete required inspections (e.g. flat roof inspections every 10 years).
- Inform Homeprotect if you move home, undertake major renovations, or if the property becomes unoccupied.
- Take reasonable steps to prevent loss or damage (e.g. turning off water supply if away during winter months).
- Pay your premium on time.
- If you need to make a claim on your policy, you must be able to substantiate your loss



When and how do I pay?
You can pay your premium as a single annual payment or in monthly instalments.



When does cover start and end?
- Cover starts from the date shown on your policy schedule and runs for 12 months.
- It must be renewed annually to remain in force.



How do I cancel the contract?
- You can cancel within 14 days of purchasing the policy or receiving documents for a full refund (unless a claim has been made).
- If you cancel after 14 days, a refund will be given for the remaining period, minus the £50 administration fee.
- To cancel, contact Homeprotect at 0330 660 1000 or via webchat on their website.

HOME INSURANCE
INSURANCE PRODUCT INFORMATION DOCUMENT

homeprotect

Company: Homeprotect is authorised and regulated by the Financial Conduct Authority (Financial Register Number: 304432). Registered address: CI Tower, St George's Square, New Malden, KT3 4HG.

Product: Homeprotect Home Insurance – Contents Cover

This document summarises key features and exclusions and does not form part of the contract between us. Full contractual details are in your policy documents.

WHAT IS THIS TYPE OF INSURANCE?

This policy covers your property against events (also called 'Insured Losses') like fire, flood, theft and malicious damage. Check your policy document for any endorsements that may restrict cover.

What is insured?

- ✓ Loss or damage to contents inside the home due to insured events such as fire, storm, flood, theft, and malicious damage
- ✓ Alternative accommodation up to £10,000 if your home is uninhabitable due to an insured loss.
- ✓ Possessions outside the home:
  - In the garden (up to £5,000 per claim / £1,500 per item)
  - In outbuildings (up to £2,000 per claim)
  - In occupied student accommodation (up to £6,000 per claim)
- ✓ Accidental damage cover (if selected):
  - Basic cover: non-portable consumer electronics for entertainment (up to £1,500 per claim).
  - Full cover: all your possessions.
- ✓ Valuables, bikes, and gadgets (if selected):
  - Inside or outside the home – Covered for theft and physical damage.
  - Away from home – Covered for theft, physical damage and loss.
- ✓ Personal Possessions (if selected):
  - Items under £1,500 regularly taken away from home.
  - Covered for theft, physical damage, and loss worldwide.

What is not insured?

- × General wear and tear, maintenance, or gradual damage (e.g. damp, rot, corrosion).
- × Poor workmanship, faulty design, or defective materials.
- × Damage due to lack of maintenance or failure to keep your possessions in a good state of repair.
- × Damage or liability caused by contractors.
- × Damage caused by pets, vermin, or infestations.
- × Theft unless theft criteria is met (e.g. signs of damage caused by the thief).
- × Items stolen from unattended vehicles.
- × Storm damage unless storm criteria is met (e.g. wind speeds of at least 47 mph).
- × Breakdowns, mechanical faults, or computer viruses.

Are there any restrictions on cover?

- ! If your home is unoccupied for more than 30 days, cover for theft and escape of water may be limited.
- ! Alternative accommodation is subject to reasonable costs based on the availability and type of accommodation required.
- ! Certain claim limits apply. E.g. £2,000 per claim for unspecified contents in outbuildings.

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

- ✓ Liability cover up to £5,000,000 per period of insurance for:
  - Third parties – accidental death, injury, illness, or property damage due to your actions
  - Domestic staff – accidental death, injury, or illness while working for you
- ✓ Basic Home Emergency Cover: Call-out charges, parts, and labour for emergencies such as burst pipes and blocked drains – see separate IPID for details.
- ✓ Basic Legal Expenses Cover: Legal advice and cover for certain legal problems – see separate IPID for details.

- ! Specific terms or conditions (endorsements) may apply to your policy. These will be listed in your policy documents and may amend or add to the general terms.
- ! You will need to pay an excess for each claim. The amount depends on the type of claim and is shown in your policy documents.
- ! Claims may be reduced proportionally if the sum insured does not represent the full replacement cost of your contents.



Where am I covered?

✓ Your insured address in the United Kingdom, Channel Islands or Isle of Man.



What are my obligations?

- Provide accurate information when applying for or renewing the policy or making changes.
- Take reasonable steps to prevent loss or damage (e.g. locking doors and windows).
- Maintain your contents in a good state of repair and complete required inspections (e.g. jewellery or watches worth more than £5,000 each must be inspected every three years by a qualified jeweller).
- Inform Homeprotect if you move home, let the property, undertake major renovations, or if the property becomes unoccupied.
- Pay your premium on time.
- If you make a claim, you must be able to substantiate your loss.



When and how do I pay?

You can pay your premium as a single annual payment or in monthly instalments.



When does cover start and end?

- Cover starts from the date shown on your policy schedule and runs for 12 months.
- It must be renewed annually to remain in force.



How do I cancel the contract?

- You can cancel within 14 days of purchasing the policy or receiving documents for a full refund (unless a claim has been made).
- If you cancel after 14 days, a refund will be given for the remaining period, minus the £50 administration fee.
- To cancel, contact Homeprotect at 0330 660 1000 or via webchat on their website.

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

HOME INSURANCE

Insurance Product Information Document

Company:
ARAG Legal Expenses Insurance Company Ltd (formerly DAS)
which is Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106)
and the Prudential Regulation Authority. Registered in England and Wales.

Product:
Basic Legal Expenses

This insurance is included as standard in your Homeprotect home insurance policy. The insurance is managed and underwritten by ARAG (formerly DAS). This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

What is this type of insurance?

Basic Legal Expenses provides you and your family with access to telephone legal advice, along with insurance cover for legal costs and expenses should you experience one of the legal problems covered by this policy.

What is insured?

CONTRACT DISPUTES

Disputes over:

- ✓ Buying or selling your Property
- ✓ Buying or selling goods
- ✓ Purchasing services

PROPERTY PROTECTION

Disputes relating to your Property or personal possessions following:

- ✓ Someone causing damage to them
- ✓ Legal nuisance or trespass

TELEPHONE HELPLINES

- ✓ Legal advice
- ✓ Tax advice

What is not insured?

The policy does not provide cover for:

- × Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- × Costs you incur before we have agreed to cover your claim
- × Legal problems that started before the date your cover begins
- × Costs which exceed your policy limit of £25,000 for any one claim
- × Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- × If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)

Are there any restrictions on cover?

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest

CONTRACT DISPUTES

Claims:

- ! Where the amount in dispute is £250 or less incl. VAT
- ! Which arise from a loan, mortgage, pension, investment or borrowing
- ! Relating to building work or design where the contract value exceeds £5,000 incl. VAT
- ! Relating to a motor vehicle
- ! Where you haven't entered into the agreement in a personal capacity

PROPERTY PROTECTION

- ! Claims relating to damage where the amount in dispute is £250 or less

EXCESS PAYMENTS

- ! You must pay the first £250 of any claim

Where am I covered?

- ✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands

4. INSURANCE PRODUCT INFORMATION DOCUMENTS



What are my obligations?
It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for, in writing
- Report to us full and factual details of any claim as soon as possible and give us any information we need



When and how do I pay?
This product is included as standard in your Homeprotect policy.



When does the cover start and end?
Cover will start from when you've requested your Homeprotect home insurance policy to start until the end of your home insurance policy.



How do I cancel the contract?
If you need to cancel or amend your contract, please call Homeprotect on 0330 660 1000.

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

HOME INSURANCE

Insurance Product Information Document

Company:
ARAG Legal Expenses Insurance Company Ltd (formerly DAS)
which is Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106)
and the Prudential Regulation Authority. Registered in England and Wales.

Product:
Basic Home Emergency

This insurance is included as standard in your Homeprotect home insurance policy. The insurance is managed and underwritten by ARAG (formerly DAS). This document summarises the key features of the insurance. Complete pre-contractual and contractual information is included in other documents including the policy booklet and policy document.

What is this type of insurance?

Basic Home Emergency provides assistance following an insured emergency listed below, 24 hours a day, 365 days a year. ARAG will arrange and pay for a contractor to: prevent damage or further damage to the insured property, make the insured property secure or relieve unreasonable discomfort, risk to health or difficulty.



What is insured?

PLUMBING AND DRAINAGE

- ✓ Damage to, or blockage, breakage or leaking of, the drains or plumbing system that you are responsible for in the insured property

DOMESTIC POWER SUPPLY

- ✓ Failure of the domestic electricity, or domestic gas supply in the insured property

TOILET UNIT

- ✓ Impact damage to, or mechanical failure of a toilet bowl or cistern that results in complete loss of function of the only toilet, or of all toilets in the insured property

HOME SECURITY

- ✓ Damage to, or the failure of, external doors, windows or locks which leaves the insured property insecure

VERMIN

- ✓ An infestation by wasps' and/or hornets' nests, rats, mice or grey squirrels in the insured property which prevents the use of the loft or one or more rooms in the insured property



What is not insured?

ROOF DAMAGE

- × Any damage to the roof of the insured property

MAIN HEATING SYSTEM

- × Claims relating to the insured property's main heating, central heating or hot-water system

OTHER EXCLUSIONS

- × A claim where the insured property is left unoccupied for 30 or more consecutive days, unless your property is noted as being unoccupied in your statement of fact
- × Assistance costs (including parts and materials) which exceed the emergency assistance limit of £500 incl. VAT
- × Costs you incur before we have agreed to cover your claim
- × Claims relating to normal day to day maintenance
- × The costs, or any contribution towards the costs, of replacing a domestic appliance
- × Any repair to a domestic appliance that is more than the cost of replacing it
- × Walls, gates, hedges, fences, outbuildings, sheds, detached garages or anything outside of the boundary of the insured property.
- × Damage caused where it is necessary to gain access to carry out repairs
- × Claims relating to shared areas or communal parts of a property including shared fixtures and fittings, facilities or services outside of the legal boundary of the insured property
- × Leaks which have not caused or are unlikely to cause damage to the insured property
- × Problems with septic tanks, cesspits or fuel tanks



Are there any restrictions on cover?

- ! You are not covered for a permanent repair if a temporary repair is fair and reasonable in the circumstances

PLUMBING AND DRAINAGE

- ! claims relating to rainwater drains and soakaways

DOMESTIC POWER SUPPLY

- ! claims relating to the failure of the mains supply

TOILET UNIT

- ! claims where there is at least one functioning toilet in the insured property

4. INSURANCE PRODUCT INFORMATION DOCUMENTS

HOME SECURITY

! claims relating to damage to or failure of doors, windows or locks if the home remains secure

VERMIN

! claims for an infestation in any domestic outbuilding or garage, or the removal or control of bees' nests



Where am I covered?

✓ The United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

It is your responsibility to:

- Maintain the insured property in a reasonable condition, carry out any inspections or services of fittings in accordance with the manufacturer's instructions and complete any necessary maintenance to the structure of the insured property
- Try to prevent anything happening that may cause a claim
- Take reasonable steps to keep any amount we have to pay as low as possible
- Contact the assistance helpline as soon as possible after a home emergency covered by the policy has occurred
- Ensure somebody aged 18 or over is at the insured property when the approved contractor arrives



When and how do I pay?

This product is included as standard in your Homeprotect policy.



When does the cover start and end?

Cover will start from when you've requested your Homeprotect home insurance policy to start until the end of your home insurance policy.



How do I cancel the contract?

If you need to cancel or amend your contract, please call Homeprotect on 0330 660 1000.

4. INSURANCE PRODUCT INFORMATION DOCUMENTS